

**Information to identify the case:**

Debtor 1	<u>Tracy E Ralph</u>	Social Security number or ITIN	xxx-xx-4668
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-27833-RG			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Tracy E Ralph

11/17/20

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Tracy E Ralph  
Debtor(s)

Case No. 17-27833-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Nov 17, 2020

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2020:**

Recip ID	Recipient Name and Address
db	Tracy E Ralph, 343 Lakeview Avenue, Ringwood, NJ 07456-2118
aty	+ Norgaard O'Boyle, 184 Grand Avenue, Englewood, NJ 07631-3578
517044573	Dan Ralph, 343 Lakeview Ave, Ringwood, NJ 07456-2118
518930262	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
517104811	+ Navient Solutions, LLC on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548
517044578	Parker McCay, 9000 Midlantic Dr Ste 300, Mount Laurel, NJ 08054-1539
517089406	+ TD BANK, N.A., Payment Processing, PO BOX 16029, Lewiston, ME 04243-9507
517057755	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 17 2020 21:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Nov 17 2020 21:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Nov 18 2020 01:58:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517044567	EDI: AMEREXPR.COM	Nov 18 2020 01:58:00	American Express, PO Box 981537, El Paso, TX 79998-1537
517227897	EDI: BECKLEE.COM	Nov 18 2020 01:58:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517044568	EDI: TSYS2.COM	Nov 18 2020 01:58:00	Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
517044569	EDI: CAPITALONE.COM	Nov 18 2020 01:58:00	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
517167677	EDI: BL-BECKET.COM	Nov 18 2020 01:58:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517044571	EDI: CITICORP.COM	Nov 18 2020 01:58:00	Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
517044572	EDI: WFNNB.COM	Nov 18 2020 01:58:00	Comenity Bank/Ann Taylor, PO Box 182789, Columbus, OH 43218-2789
517044574	EDI: DISCOVER.COM	Nov 18 2020 01:58:00	Discover Fincl Svc LLC, PO Box 15316, Wilmington, DE 19850-5316
517056938	EDI: DISCOVER.COM	Nov 18 2020 01:58:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517201699	EDI: ECMC.COM		

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		Nov 18 2020 01:58:00	ECMC, PO BOX 16408, ST.PAUL, MN 55116-0408
517044570	EDI: JPMORGANCHASE	Nov 18 2020 01:58:00	Chase/Bank One Card Serv, PO Box 15298, Wilmington, DE 19850-5298
517044575	Email/Text: PBNCNotifications@peritussservices.com	Nov 17 2020 21:38:00	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
517192033	Email/Text: camanagement@mtb.com	Nov 17 2020 21:39:00	M&T Bank, Mortgage Payment Processing, P.O. Box 1288, Buffalo, NY 14240
517044576	Email/Text: camanagement@mtb.com	Nov 17 2020 21:39:00	M&T Bank, PO Box 844, Buffalo, NY 14240-0844
517044577	+ EDI: NAVIENTFKASMSERV.COM	Nov 18 2020 01:58:00	Navient, 123 S Justison St Fl 3, Wilmington, DE 19801-5363
517181836	EDI: PRA.COM	Nov 18 2020 01:58:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
517196826	EDI: PRA.COM	Nov 18 2020 01:58:00	Portfolio Recovery Associates, LLC, c/o Nfl Extra Points, POB 41067, Norfolk VA 23541
517196827	EDI: PRA.COM	Nov 18 2020 01:58:00	Portfolio Recovery Associates, LLC, c/o Upromise, POB 41067, Norfolk VA 23541
517275497	EDI: Q3G.COM	Nov 18 2020 01:58:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517044579	EDI: RMSC.COM	Nov 18 2020 01:58:00	SYNCB/Toys R Us, PO Box 965001, Orlando, FL 32896-5001
517049037	+ EDI: RMSC.COM	Nov 18 2020 01:58:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517044580	EDI: TDBANKNORTH.COM	Nov 18 2020 01:58:00	TD Bank NA, 32 Chestnut St, Lewiston, ME 04240-7744
517044581	EDI: TFSR.COM	Nov 18 2020 01:58:00	Toyota Motor Credit Corp, 5005 N River Blvd NE, Cedar Rapids, IA 52411-6634
517395513	EDI: BL-BECKET.COM	Nov 18 2020 01:58:00	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518930263	*	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
517044582	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court; Toyota Motor Credit Corp., 5005 N River Blvd NE, Cedar Rapids, IA 52411-6634

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2020 at the address(es) listed below:

Name	Email Address
Brian E Caine	on behalf of Creditor M&T BANK bcaine@parkermccay.com BKcourtnotices@parkermccay.com
Brian Gregory Hannon	on behalf of Debtor Tracy E Ralph bhannon@norgaardfirm.com sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com;crose@norgaardfirm.com;dtakach@norgaardfirm.com
Brian Gregory Hannon	on behalf of Attorney Norgaard O'Boyle bhannon@norgaardfirm.com sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com;crose@norgaardfirm.com;dtakach@norgaardfirm.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkggroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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